



THE SAVVY CONSUMER COLUMN

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Cyber security awareness saves money, time

Nashville, TN – Technology touches virtually every aspect of your life these days, both at home and work, and whether we are using a laptop or desktop computer or one of the many mobile devices that connect us to the Internet.

Through the Internet, products and services are only a click away. Unfortunately, the same can be said for hackers and identity thieves. Consumers must be vigilant by employing the latest in security technology and by heeding the same intuition used in the “offline” world.

To protect your personal information and prevent online mishaps, the Division of Consumer Affairs recommends:

- **Keep your anti-virus, anti-spyware and firewalls current.** Your security settings and software are critical to keeping computer hackers from gaining access to your computer.
- **Don't save personal information including resumes or financial records on your hard drive.** Save them to a disk or thumb drive. Ask yourself what a hacker could find out about you if they accessed your stored documents.
- **Use passwords or answers to security questions that only you would know.** A little research on the Internet can help thieves find the answers to common security questions such as your mother's maiden name. Make up an answer that only you would know.
- **Know whom you're dealing with.** Don't click on links that are listed in an email to you. Use the web addresses and contact information that you normally would. Thieves often send fraudulent emails known as “spam” in an attempt to gain your personal information.
- **Be cautious shopping online.** Fraudulent sites exist for the simple purpose of collecting your information. Make sure you can physically locate the business if you experience a problem and that the business has a secure website.

To file a complaint with the Division of Consumer Affairs, visit <http://tn.gov/consumer/complaint.shtml>.

Consumer Affairs (www.tn.gov/consumer/) is a division of the Department of Commerce and Insurance (www.tn.gov/commerce/), which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.
